



January 29, 2009

## MEMORANDUM

**To:** All Payroll Locations

**From:** State Health Benefit Plan (SHBP)

**Subject:** Health Plan Options for New Hires

New hires/entrants that enroll in coverage after January 1, 2009, must use one of the Consumer Driven Health Plan Options (CDHP) offered by CIGNA or United HealthCare (UHC):

1. HRA (Health Reimbursement Arrangement)
2. HDHP (High Deductible Health Plan)

If SHBP receives an enrollment form on which the new hire has elected an option other than one of the CDHP options, it will take the following actions:

1. Employer Services will deny that option and switch the new enrollment to the HRA option of the vendor that the person selected (to assure the member has health coverage).
2. The new hire/entrant will have 10 days from date of denial to complete another election (or decline coverage if no claims have been incurred) if he/she does not want the default election. If the default election is satisfactory, no further action is needed.
3. SHBP will process the new election and change the option if it is selected within the 10-day period. An adjustment of premium may be required.

A supply of the new enrollment forms should be available in the next two weeks. Copies of the form may be obtained by going to: [www.dch.georgia.gov/shbp](http://www.dch.georgia.gov/shbp).

Please contact Bill Tierney at: [btierney@dch.ga.gov](mailto:btierney@dch.ga.gov) with any questions.